

**The Commission for Historical and
Architectural Preservation
Landmark Designation Staff Report**

March 13, 2012



The Baltimore Equitable Society Building
(originally the Eutaw Savings Bank of Baltimore)

21 North Eutaw Street
Baltimore, Maryland

Summary

The Baltimore Equitable Society Building, located on the southeast corner of Fayette and Eutaw Streets, was constructed in 1857 for the Eutaw Savings Bank of Baltimore.¹ The architect was Joseph F. Kemp and the builders were Gardner & Matthews.² The building is Italian Renaissance Revival, a style that once was common in the city, but has mostly disappeared due to the Great Fire of 1904, urban renewal, and redevelopment.³ After more than thirty years at this location, the Eutaw Savings Bank constructed an even grander building directly across the street and moved into that building in 1889. The city's first fire insurance company, the Baltimore Equitable Society, moved into this building the same year, where it remained until 2003.⁴ The building has been home to two restaurants since, and the current restaurant, Alewife, has been in this building since 2010.

Architectural Description

This two story, front-gabled brick Italian Renaissance building has a striking Connecticut brownstone façade (now painted white). Located at the southeast corner of Eutaw and Fayette Streets, the building faces Eutaw Street. The façade has three symmetrical bays, and the first floor features a central entrance with heavy wooden doors and a stained glass fanlight with elliptical traceries. There are five curved marble steps that lead to the entrance from the sidewalk. A water table runs along the façade at the level of the base of the door. The doorway is flanked by two square pilasters topped by scroll brackets with foliage ornamentation. Above the fanlight is a stone panel intricately carved with grapes vines and a central rosette medallion, and atop the entire doorway is a large, heavy classical pediment. The cornices of the pediment feature egg-and-dart modillions. This stonework was made by Alfred Ashman, foreman at the stonemason firm Whitelaw & Welsh,⁵ which was likely the firm that did all of the stonework on the building. Two arched sash windows flank the central entrance; the lower sash has six panes, and the upper sash features a segmental stained glass ellipse above 6 panes. The first floor windows are framed in a similar manner to the entrance with columns, and topped by pediments, all of which are proportionally scaled-down. Below each sill are two decorative scroll brackets. The first floor window in the left bay still has the words "Baltimore" and "Insurance" painted in gold on its lower panes, the remnants of an "Baltimore Equitable Insurance" sign painted in the window.

Between the first and second floors of the façade, there is a large black signboard that is not original to the structure. It likely covers the original raised-letter "Eutaw Savings Bank" carved into the building if this is still extant.⁶ The second floor of the façade features three segmental arch 6/6 sash windows with simple surrounds and decorative scroll brackets below the sill. Above the second story is a simple entablature, with the cornice featuring modillions underlying squat scroll brackets, and a simple but imposing pediment.

Attached to the south elevation of the building is a modern, non-contributing addition that serves as the main entrance to the building. One bay wide, it features a set of double doors on the first floor which is set back several feet from the façade of the historic building. There are three stacked modern single pane windows in the second floor, which is set back even farther than the first floor. Due to the set back from the historic façade, the negative effect of this addition is minimized. It is the same depth as the historic building, and contains an elevator and stairs. The vertical, side-facing sign for the current business, Alewife, is attached to the front of this addition. The windows on the south side of the original building are mostly enclosed by the new addition, and have been retained. They lack ornamented surrounds.

The north elevation of the building facing Fayette Street features five symmetrical bays. This pressed brick façade has not been painted. All of the windows are the same as those on the façade, the only difference being their surrounds. On the first floor windows, the surrounds are flat-roofed hoods with scroll brackets decorated with foliage ornamentation. The only difference from the window surrounds on the façade is that there is no pediment above the windows. The surrounds on the second floor windows are simple segmental arched hoods. All of the window surrounds and sills are brownstone. The entablature found on the façade continues around the side of the building, but with the architrave and frieze comprised of brick.

History

The Eutaw Savings Bank was established in 1847 by a group of prominent businessmen. Jesse Hunt was the first President, Robert Garrett the Chairman, and George Bartlett the Secretary.⁷ For the first decade of the bank's existence, its offices were located in the Eutaw House, a hotel. In 1856, the Eutaw Savings Bank purchased a lot on the corner of Eutaw and Fayette Street from the estate of Michael F. Keyser,⁸ a director of the Eutaw Savings Bank who died in 1855.⁹ On the lot was an old mansion, which was demolished, making way for "the more modern and beautiful edifice designed to replace it."¹⁰ Designed by Joseph F. Kemp and built by Gardner & Matthews, the building is Italian Renaissance Revival.¹¹ The bank moved into this new building, noted as an "ornament to the city", on January 1, 1858.¹² The lot, plans, and construction cost a little more than \$22,000. The Building Committee of the Board of Directors for the bank was pleased with building, stating "that for neatness, convenience, and durability, it is at its cost unequaled by any other banking house in our city."¹³

When the bank was constructed in 1857, it was located in the western extension of the city, annexed in 1782. Through the early portion of the 19th century, it was largely residential. By the mid-1800s, this area was becoming more urban in nature. Lexington Market, located two blocks north of the bank, became the city's premier market. This led to other commercial interests moving into the area, becoming an economic hub from the mid-19th to early-20th centuries.¹⁴ The construction of this handsome building in this section of the city likely encouraged further commercial investment in the area.

Due to the success of this “popular and thriving”¹⁵ bank, the Eutaw Savings Bank outgrew its building within three decades. The bank purchased a lot directly across Eutaw Street from its building, upon which a new brownstone building was constructed.¹⁶ The bank moved into the new building in 1889, and sold this building to the Baltimore Equitable Society the same year.¹⁷

The Baltimore Equitable Society (now Baltimore Equitable Insurance) had its offices in this building for over 114 years, until 2003.¹⁸ The Baltimore Equitable Society for Insuring of Houses from Loss By Fire was founded in 1794 as the first fire insurance company in Baltimore,¹⁹ three years before Baltimore was officially designated to be a city. The Baltimore Equitable Society was modeled after The Philadelphia Contributorship, a fire insurance company founded by Benjamin Franklin, among others.²⁰ The Baltimore Equitable Society is the oldest corporation in Maryland, and the nation’s fourth oldest fire insurance company.²¹

The Society was founded by a group of merchants that realized “the danger to which they were exposed by fire and the calamitous consequences therefrom.”²² In the late 18th century, building fires were common. Although there were volunteer fire companies (the first of which in Baltimore was established in 1763) the methods of fighting fires were primitive, consisting largely of bucket brigades.²³

On February 17, 1794, a Deed of Settlement established the Baltimore Equitable Society. The Society was run by a board of 12 directors who subscribed to the deed. Instead of having a company president, the head of the Society was called the Treasurer and the Vice-President was called Secretary. These titles remain in place even today. The first Treasurer and Secretary was Joseph Townsend, who originally hosted the offices of the Society in his home.²⁴

An important aspect of fire insurance was that policy-holders were issued a fire mark: a plaque placed on buildings insured by a fire company. Each fire insurance company had a different symbol. An important benefit of being insured, the fire marks announced to volunteer firemen that they would be paid by the insurance company if they saved the building.²⁵ The fire mark symbol for the Baltimore Equitable Society is two clasped hands, with one hand symbolizing the insurance company and the other hand symbolizing the person being insured.²⁶ This plaque, with the clasped hands above the year 1794, both painted gold on a black background, are still on hundreds of buildings in Baltimore today.

The Baltimore Equitable Society originally issued limited-term fire insurance, for spans of seven years. At that point, it was a mutual company, with interest from the deposits distributed among the membership on a yearly basis.²⁷ The first policy was issued on April 10th 1794 to Humphrey Pierce. The Society’s first loss came in December 1796 when William Hawkins lost two buildings to fire.²⁸

Beginning in 1865, the Society switched to issuing perpetual policies, which required up-front payment in full.²⁹ This unique policy is still offered today, along with a traditional homeowner's insurance policy.

The Baltimore Equitable Society has survived numerous calamities in its long history, including the War of 1812, the Civil War, World War I and II, economic depressions and other calamities. Its greatest challenge was the Great Baltimore Fire of 1904, when it lost \$1.5 million as a result from the fire. It paid all of its policyholders' claims in full, and an officer stated that "we were hit hard, but are still strong."³⁰ When the Great Depression caused other banks and insurance companies to close down, the Baltimore Equitable Society actually thrived. It increased assets by 23% and opened a Fire Museum in the second floor of its building. After the 1968 riots that led to the loss of buildings due to fire, some insurance companies refused to cover homes and businesses in the City of Baltimore. However, the Society continued insuring properties within the City regardless of the perceived increased risk.³¹

When the Baltimore Equitable Society moved out of the building in 2003, it donated its collection of fire paraphernalia to the Baltimore Museum of Industry, the Fire Museum of Maryland, and the Maryland Historical Society. The Maryland Historical Society was the beneficiary of the entirety of the Baltimore Equitable Society's records dating back to 1794.³² The building was sold to a developer, 21 N Eutaw LLC, in 2004 and has been home to two restaurants since. The current restaurant, Alewife, has been in this building since 2010.

While this landmark designation does not include the interior of the building, it should be noted that it also possesses a very high degree of integrity. The Baltimore Equitable Society changed little on the interior during its long tenure. Although the interior was altered in its conversion to a restaurant, many original features have been retained, including a black marble mantle, a circular staircase, and the original bank counters have been reused as bar tops.³³

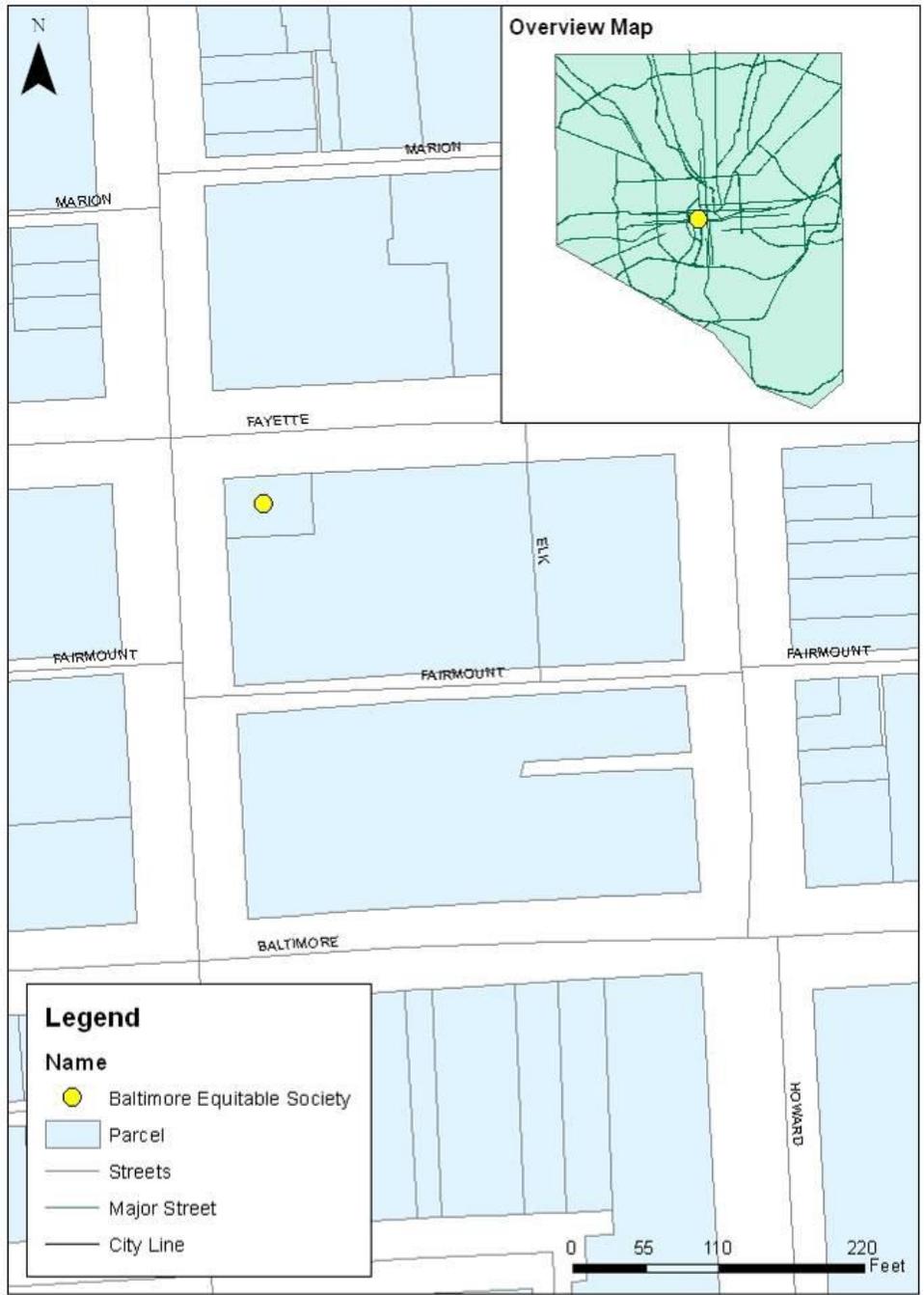
Staff Recommendations

The Baltimore Equitable Society Building qualifies for landmark designation meeting the following standards:

1. is associated with events that have made a significant contribution to the broad patterns of Baltimore history
3. embodies the distinctive characteristics of a type, period, or method of construction, or that represent the work of a master, or that possess high artistic values, or that represent a significant and distinguishable entity whose components may lack individual distinction

The Baltimore Equitable Society building is highly significant to Baltimore historic and architectural heritage. Built first as a bank in 1857 for the Eutaw Savings Bank of Baltimore, the building is an excellent example of the Italian Renaissance Revival style, a style that was once common in the city. It is also significant due to its association with events that have contributed to Baltimore history. From 1889 to 2003 the building housed the Baltimore Equitable Society, the first fire insurance company in Baltimore. The company has insured City residents since 1794 and is associated with events such as the Great Fire of 1904.

Locator Map:



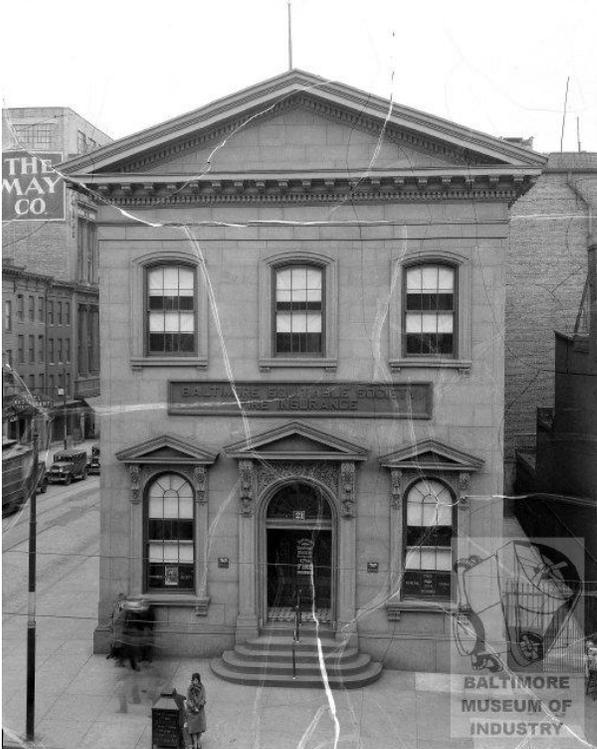
Historic Images:



Firemark Symbol



Historic Photo of Baltimore Equitable Society Building, c. 1890-1930. (Maryland Historical Society, Glass Plate Negative Collection, PP11.37, copyrighted)



Baltimore Equitable Society Building, 1932. (BG&E Print and Negative Collection, BGE.6902, Baltimore Museum of Industry, copyrighted)

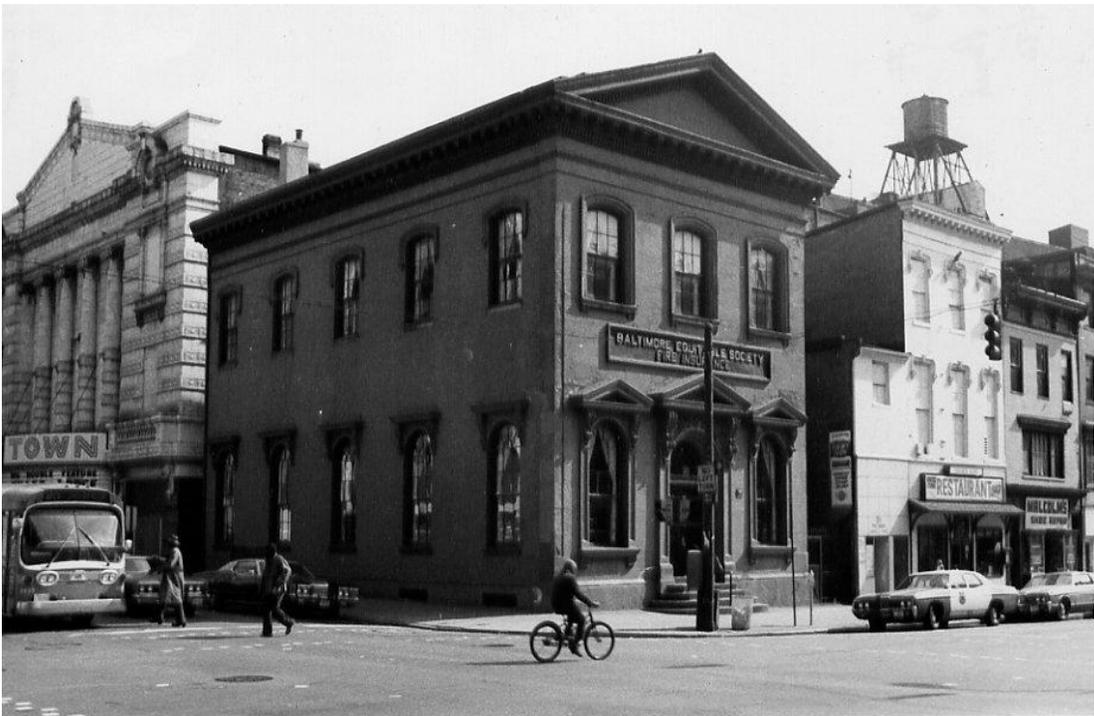


Photo from the National Register nomination; 1977

Current Images:



View of the Façade on Eutaw St. (View from west)



View From northwest corner of Fayette and Eutaw Streets



Fanlight, decorative stonework and pediment over central entrance.



First Floor window and surround, left bay.



First Floor window, left bay. The remnants of “Baltimore Equitable Insurance” painted on the window.

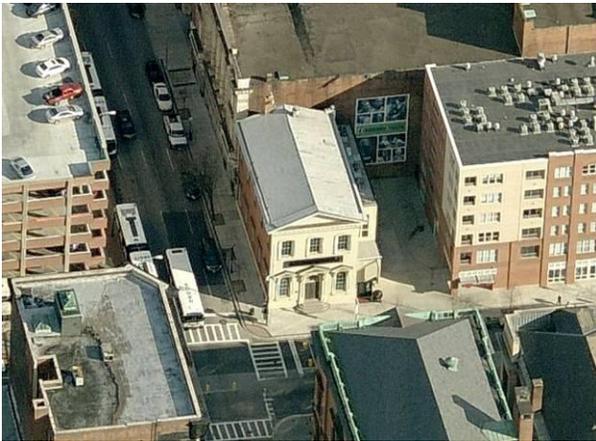


Second floor and pediment of the façade.

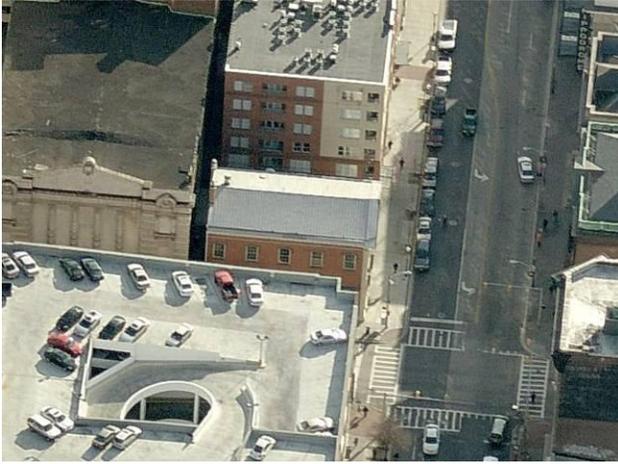


Detail of the scrolls and modillions below the pediment on the façade.

Aerial Photos:



East Elevation (Façade)



North Elevation



West Elevation



South Elevation

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- ¹ “Local Matters”, *The Baltimore Sun*, August 17, 1857, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 1.
- ² “Local Matters”, *The Baltimore Sun*, December 18, 1857, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 1.
- ³ National Register of Historic Places, Baltimore Equitable Society, Baltimore, Baltimore City, Maryland, B-94, Section 8, 1.
- ⁴ Paul Adams, “Staying the Course”, *The Baltimore Sun*, September 25, 2003, 1C.
- ⁵ “Local Matters”, *The Baltimore Sun*, October 30, 1857, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 1.
- ⁶ “Local Matters”, *The Baltimore Sun*, October 30, 1857, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 1.
- ⁷ “Other 8 –No Title”, *The Baltimore Sun*, April 28, 1847, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 3.
- ⁸ Deed, John H.B. Latrobe to the Eutaw Savings Bank of Baltimore, July 17, 1856, Baltimore City Land Records, Liber ED 108, Folio 129.
- ⁹ “Classified Ad – No Title”, *The Baltimore Sun*, June 27, 1855, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 3; “Local Matters”, *The Baltimore Sun*, October 1, 1855, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 1.
- ¹⁰ “Local Matters”, *The Baltimore Sun*, Jun 6, 1857, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 1.
- ¹¹ “Local Matters”, *The Baltimore Sun*, December 18, 1857, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 1.
- ¹² “Local Matters”, *The Baltimore Sun*, August 17, 1857, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 1; “Local Matters”, *The Baltimore Sun*, January 1, 1858, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 1.
- ¹³ National Register of Historic Places, Baltimore Equitable Society, Baltimore, Baltimore City, Maryland, B-94, Section 8, 1.
- ¹⁴ National Register of Historic Places, Retail District (Market Center) Historic District, Baltimore, Baltimore City, Maryland, B-1262, Section 8, 3.
- ¹⁵ “Local Matters”, *The Baltimore Sun*, January 6, 1864, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 1.
- ¹⁶ “Eutaw Savings Bank”, *The Baltimore Sun*, August 25, 1888, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 6.
- ¹⁷ Deed, Eutaw Savings Bank of Baltimore to The Baltimore Equitable Society for Insuring Houses from Loss by Fire, March 6, 1889, Baltimore City Land Records, Liber JB 1232, Folio 6.
- ¹⁸ Stephanie Desmon, “City Fixture on the Move” *The Baltimore Sun*, September 25, 2003, 1B.
- ¹⁹ Harrold Edgar Gillingham, *Fire-marks of American Fire Insurance Companies* (Philadelphia: Harrold E. Gillingham 1914), 5. Accessible on Googlebooks.
- ²⁰ Paul Adams, “Staying the Course”, *The Baltimore Sun*, September 25, 2003, 1C.
- ²¹ National Register of Historic Places, Baltimore Equitable Society, Baltimore, Baltimore City, Maryland, B-94, Section 8, 1.
- ²² “Some Ancient Business Houses of Baltimore”, *The Baltimore Sun*, October 18, 1908, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 17.
- ²³ Clarence H. Forrest, *Official History of the Fire Department of the City of Baltimore*, (Baltimore: Clarence H. Forrest, 1898), 7. Accessible on Googlebooks.
- ²⁴ John Thomas Scharf, *History of Baltimore City and County, from the Earliest Period to the Present Day* (Philadelphia: Louis H. Everts, 1881), 483.
- ²⁵ Arthur W. Chamberlin, “Relics of Early Baltimore Fire-Fighting Days” *The Baltimore Sun*, April 6, 1958, SM17.
- ²⁶ Baltimore Equitable Insurance “Providing for Clients Since 1794: History”, Accessible at: <http://www.1794insurance.com/1794/history/index.html>
- ²⁷ “Some Ancient Business Houses of Baltimore”, *The Baltimore Sun*, October 18, 1908, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 17.

²⁸ Baltimore Equitable Insurance “Providing for Clients Since 1794: History”, Accessible at:
<http://www.1794insurance.com/1794/history/history2.html>

²⁹ The Baltimore Equitable Society, *Perpetual Fire Insurance*, 1966, Pamphlet on file with the Department of Planning, Historical and Architectural Preservation Division.

³⁰ “In Existence 110 Years”, *The Baltimore Sun*, April 5, 1904, Proquest Historical Newspapers: Baltimore Sun, The. (1837-1986), 13.

³¹ Baltimore Equitable Insurance “Providing for Clients Since 1794: History”, Accessible at:
<http://www.1794insurance.com/1794/history/history3.html>

³² Stephanie Desmon, “City Fixture on the Move” *The Baltimore Sun*, September 25, 2003, 1B.

³³ Sloane Brown, “Eutaw Street Gets a Pub”, *The Baltimore Sun*, August 25, 2005, 19T.